

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Gregory D. Dolan
Jennifer S. Dolan
Debtors

Case No. 18-02720-HWV
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1
Date Rcvd: Mar 21, 2023

User: AutoDocke
Form ID: 3180W

Page 1 of 2
Total Noticed: 19

The following symbols are used throughout this certificate:

Symbol Definition

+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 23, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Gregory D. Dolan, Jennifer S. Dolan, 1046 Caspian Dr., York, PA 17404-6626
cr	+ Santander Bank, N.A., c/o Kellie Rahl-Heffner, Esq, 33 S. Seventh Street, P.O. Box 4060, Allentown, PA 18105-4060
5078562	+ CITIZENS BANK NA, 1701 John F. Kennedy Blvd. 22nd Floor, Philadelphia, PA 19103-2849

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
5078559	+ EDI: TSYS2	Mar 21 2023 22:38:00	BARCLAYS BANK DELAWARE, 100 West St, Wilmington, DE 19801-5015
5078560	+ EDI: BANKAMER.COM	Mar 21 2023 22:38:00	BK OF AMER, PO BOX 982238, EL PASO, Tx 79998-2238
5096921	+ EDI: BANKAMER2.COM	Mar 21 2023 22:38:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
5100617	EDI: BANKAMER.COM	Mar 21 2023 22:38:00	Bank of America, N.A., PO Box 31785, Tampa, FL 33631-3785
5078561	+ EDI: CITICORP.COM	Mar 21 2023 22:38:00	CITI, PO BOX 6241, SIOUX FALLS, SD 57117-6241
5086317	Email/Text: Bankruptcy.RI@Citizensbank.com	Mar 21 2023 18:43:00	Citizens Bank N.A., 1 Citizens Drive Mailstop ROP15B, Riverside, RI 02915
5100501	Email/PDF: bncnotices@becket-lee.com	Mar 21 2023 18:55:47	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
5078567	EDI: JPMORGANCHASE	Mar 21 2023 22:38:00	CHASE/AMAZON, P.O. Box 15298, Wilmington, DE 19850
5078563	Email/Text: PBNCNotifications@peritussservices.com	Mar 21 2023 18:43:00	KOHL'S/CAPONE, PO BOX 3115, MILWAUKEE, WI 53201-3115
5103710	EDI: PRA.COM	Mar 21 2023 22:38:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
5079916	+ EDI: RECOVERYCORP.COM	Mar 21 2023 22:38:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5078564	+ Email/Text: enotifications@santanderconsumerusa.com	Mar 21 2023 18:43:00	SANTANDER BANK NA, 1010 W. Mockingbird Lane, Suite 100, Dallas, TX 75247-5126
5078565	EDI: RMSC.COM	Mar 21 2023 22:38:00	SYNCB/LOWES, P.O. Box 105972, Atlanta, GA 30348-5972
5078566	EDI: RMSC.COM	Mar 21 2023 22:38:00	SYNCB/OLDNAVYDC, P.O. Box 105972, Atlanta, GA 30348-5972
5090788	+ Email/Text: DeftBkr@santander.us	Mar 21 2023 18:43:00	Santander Bank, N.A., 601 Penn Street, 10-6438-FB7, Reading, PA 19601-3563

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5103585 Email/PDF: bncnotices@becket-lee.com

Mar 21 2023 18:55:53 eCAST Settlement Corporation, PO Box 29262,
New York NY 10087-9262

TOTAL: 16

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*	BANK OF AMERICA, N.A., PO Box 31785, TAMPA, FL 33631-3785
cr	*+	BANK OF AMERICA, N.A., PO Box 31785, TAMPA, FL 33631-3785
cr	*	BANK OF AMERICA, N.A., PO Box 31785, TAMPA, FL 33631-3785
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 0 Undeliverable, 4 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 23, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 21, 2023 at the address(es) listed below:

Name	Email Address
Jack N Zaharopoulos	TWecf@pamd13trustee.com
James Warmbrodt	on behalf of Creditor BANK OF AMERICA N.A. bkgroup@kmlawgroup.com
John Matthew Hyams	on behalf of Debtor 2 Jennifer S. Dolan jmh@johnhyamslaw.com acb@johnhyamslaw.com;sew@johnhyamslaw.com
John Matthew Hyams	on behalf of Debtor 1 Gregory D. Dolan jmh@johnhyamslaw.com acb@johnhyamslaw.com;sew@johnhyamslaw.com
Kellie Rahl-Heffner	on behalf of Creditor Santander Bank N.A. krah-heffner@grossmcginley.com, jkacsur@grossmcginley.com;jpraedin@grossmcginley.com
United States Trustee	ustpreion03.ha.ecf@usdoj.gov

TOTAL: 6

Information to identify the case:

Debtor 1

Gregory D. Dolan

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-0841

EIN --

Debtor 2

Jennifer S. Dolan

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-5688

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 1:18-bk-02720-HWV

12/18

Order of Discharge**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Gregory D. Dolan

Jennifer S. Dolan

3/21/23**By the
court:**Henry W. Van Eck, Chief Bankruptcy
Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.